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ABSTRACT

Information on educational assistance and opportunities for family members of active duty, retired, or deceased Army service members is provided. Eligibility and types of benefits and programs described are grouped in the following categories: educational financial aid for family members of veterans; educational opportunities for active duty personnel and their families; educational financial aid programs related to military service; federally-supported financial aid programs; adult high school completion programs for adult Army family members; and Army family member educational opportunities (e.g., Department of Defense Dependents Schools). The following five Department of Education financial aid programs for graduate and undergraduate students are described, including criteria for applicants: Pell Grant program; Basic Educational Opportunity Grant program, Supplemental Educational Opportunity Grant program, College Work-Study program, and Guaranteed Student Loan program. Appendices include: a list of state agencies and benefits provided to dependents of Vietnam era prisoners of war and/or service members missing in action or killed in action; information on institutions offering external high school diploma programs or correspondence courses; and results of a state and U.S. territory survey of adult high school completion programs. (SW)

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DEPARTMENT OF THE ARMY PAMPHLET **352-2**

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DEPENDENTS' EDUCATION

EDUCATIONAL ASSISTANCE AND OPPORTUNITIES INFORMATION FOR ARMY FAMILY MEMBERS

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HEADQUARTERS, DEPARTMENT OF THE ARMY
AUGUST 1984

PAMPHLET
No. 352-2

HEADQUARTERS
DEPARTMENT OF THE ARMY
WASHINGTON, DC, *1 August 1984*

DEPENDENTS' EDUCATION
EDUCATIONAL ASSISTANCE AND OPPORTUNITIES INFORMATION FOR ARMY FAMILY MEMBERS

Interim changes to this pamphlet are not official unless they are authenticated by The Adjutant General. Users will destroy interim changes on their expiration date unless sooner superseded or rescinded.

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*This pamphlet supersedes DA Pamphlet 352–2, 15 July 1980.

1. General.

a. This pamphlet contains data available to the Department of the Army on educational assistance and opportunities for family members of active duty, retired, or deceased Army service members.

b. The section on student educational financial aid information does not include all sources available.

(1) Obtain more information from—

(*a*) Offices and agencies cited in this pamphlet.

(*b*) Public libraries.

(*c*) Professional organizations in field of interest, especially, financial aid administrators of educational institutions.

(*d*) Local high school counseling officers.

(*e*) State departments of education.

(2) Deadlines for receipt of applications for educational financial aid occur early in the year preceding admission. Meeting these deadlines may be critical to receiving financial aid.

c. Adult high school completion programs for adult Army family members are described by eligibility and types of available programs by State and US territories.

d. Dependent Educational opportunities are discussed by type, location, and available programs to include special education programs.

2. Educational financial aid for family members of veterans.

a. Veterans' Administration (VA). Eligible family members are spouses and children of veterans—

(1) Whose death or permanent total disabilities were service connected.

(2) Who have served in the Armed Forces at any time since 28 April 1898.

(3) Who were Missing in Action.

(4) Who were Prisoners of War. This category includes veterans captured by a foreign power or detained in line of duty for more than 90 days.

(5) Family members must be between 18 and 26 years old. If children under 18 have completed high school or are past the age of compulsory school attendance, the VA may begin this schooling before they reach 18. In some instances, handicapped children may begin a special vocational or restorative course at as early as age 14. Contact the nearest VA office for further information.

b. Social Security. By August 1985, the Social Security Administration will have phased out its monthly educational benefits program to family members of deceased, disabled, or retired workers entitled to monthly social security checks. However, the VA may continue some of these lost educational benefits through PL 97-377 (Quale Amendment). Eligibility requirements will remain the same. The student must be between 18 and 22, unmarried, and attending postsecondary school full time. For information, contact your nearest Social Security or regional VA office.

3. Educational opportunities for active duty Army personnel and their family members. The following opportunities are available.:

a. United States Military Academy, Director of Admissions, West Point, New York 10996, annually selects about 1400 young men and women for admission early in July. New cadets are admitted from each State and from overseas areas. Request an Admissions Bulletin from above address.

b. Reserve Officers' Training Corps (ROTC) provides financial aid for selected active duty enlisted personnel to finish college and to earn a commission. Two-year and three-year scholarships are available to active duty enlisted personnel. Application forms may be requested from Army ROTC Scholarships (AD), Fort Monroe, VA 23651; the forms will be accepted by that office between 15 January and 15 April.

c. Veterans Educational Assistance Program (VEAP) is available for veterans and service members entering active duty on or after 1 January 1977.

(1) *Eligibility.* Veterans who served and service members currently serving who—

(*a*) First entered active duty after 31 December 1976.

(*b*) Were released under conditions other than dishonorable or continued on active duty and have completed their first obligated period of service (or six years of active duty, whichever comes first).

(*c*) Have contributed satisfactorily to the program. A satisfactory contribution consists of the monthly $25 to $100 deduction from military pay to a maximum of $2,700 for deposit in the special training fund.

(2) *Type of benefit.*

(*a*) The contributory plan allows the service member to participate in a plan for future education or training in which the participants' savings are administered and augmented by the Government. (Job training is not available.)

(*b*) This education or training must be taken within 10 years from the date of last discharge or release from active duty.

(*c*) At the time the eligible participant elects to use the benefits to pursue an approved education or training course, the Government will match the contribution at $2 for every $1 made by the participant. (Department of Defense also may contribute to the fund.) Participants receive monthly payments for the number of months they contributed,

or for 36 months, whichever is less. The payment is determined by dividing the number of months that a person contributes into VEAP by the individual total entitlement. He or she may withdraw the contribution from VEAP after 12 consecutive months of participation. The contribution may be withdrawn from VEAP before the 12-consecutive-month period ends if verifiable personal hardship exists.

d. Other educational financial assistance incentives.

(1) *The Mini-GI Bill.*

(*a*) The Mini-GI Bill is a nonmilitary contributory program allowing eligible soldiers and, in some cases, family members to receive an educational assistance/subsistence allowance while pursuing an education at an accredited institution. Soldiers are entitled to transfer earned benefits to a family member upon reenlistment or they may receive a cash (60 percent of the dollar) value of the earned entitlements upon reenlistment to a 36-month educational benefits maximum.

(*b*) A soldier who reenlists after a qualifying enlistment also may elect to transfer all or part of the entitlement to a family member (spouse or child). The election may take place any time after reenlistment, while on active duty or after discharge. A soldier may revoke the transfer at any time. Entitlements end 10 years from date of retirement, discharge, or separation, whichever is earlier.

(2) *Noncontributory VEAP.*

(*a*) This program is an educational assistance pilot program.

(*b*) It differs from VEAP because DOD will pay soldiers' monthly contribution to VEAP. Certain soldiers are allowed to transfer their entitlements to a spouse or a child. Transfer benefit is entitled to a family member if the soldier reenlisted for Germany between 30 June 1981 and before 1 October 1981.

4. Educational financial aid programs related to military service. A few of the many educational assistance programs available are listed below. Contact the organization listed for latest eligibility requirements.

a. The Army Reserve Officers' Training Corps (Army ROTC) program offers scholarships at more than 315 colleges and universities. The scholarships are for outstanding students interested in becoming Army officers.

(1) Army ROTC Scholarships pay tuition, required fees, and a set amount for textbooks and supplies. Also included is a tax-free subsistence allowance up to $1000 for each school year that the scholarship is in effect. Value of the scholarship depends on tuition and other educational costs of the college or university attended. Army ROTC cadets receive pay for basic and advanced camps.

(2) Generally, selection is based on—

(*a*) Scholastic Aptitude Test or American College Test results.

(*b*) High school academic standing.

(*c*) Extra-curricular, leadership, and athletic activities (with points awarded for part-time jobs as substitute).

(*d*) Personal interviews.

(3) Army ROTC scholarships are offered for two, three, or four years. Scholarships are awarded on a worldwide, competitive basis to US citizens as follows:

(*a*) Four-year scholarships are awarded to high school graduates or equivalents who will be entering college as freshmen, meet required physical standards, agree to accept either Regular Army or Army Reserve Commission, and agree to serve for four years. Should Regular Army Commission end early, candidate must agree to accept appointment in Army Reserve.

(*b*) Two- and three-year scholarships are awarded to students enrolled or eligible for advanced Army ROTC placement, including those cross-enrolled. Students who attended the two-year basic camp program may also compete for two-year scholarships.

(4) On graduating from college and successfully completing the Army ROTC Program, scholarship students are commissioned as second lieutenants in the US Army. Scholarship winners serve on active duty for four years or for eight years in the US Army Reserve, depending on Army needs.

b. Army Emergency Relief (AER), Department of the Army, 200 Stovall Street, Alexandria, VA 22332, has an Educational Assistance Program to assist unmarried dependent children of Army members (active, retired, or deceased).

(1) AER provides educational loans, scholarships, and combination loans and scholarships for postsecondary study to—

(*a*) Pursue vocational training.

(*b*) Prepare for acceptance by Service academies.

(*c*) Obtain a college education.

(2) Loans are made available under the Higher Education Act of 1965, as amended.

(3) Primary criterion for scholarships awarded by AER is need. Academic achievements and individual accomplishments also apply.

(4) AER Educational Assistance Program Pamphlet (AER Form 9) and Application form (AER Form 4) may be obtained, normally during the period 1 September—31 January, from any AER Section or National Headquarters or AER at the above address.

(5) Additional detailed information is in AR 630–4, Chapter 6.

c. Army Medical Department, HQDA (SGPE-PD), 1900 Half Street, SW, Washington, DC 20324. The Army Medical Department offers the US Army Health Professions Scholarship Program, which provides scholarship support to students in medicine and osteopathy. To be eligible, individuals must have a firm acceptance from or be enrolled in an accredited professional school. Those selected must qualify for a commission in the US Army Reserve, while school participants will remain in an inactive duty status with a 45-day active duty period annually. An obligated period of one year's active service is incurred for each year of program participation or portion thereof with a minimum obligation of three years.

d. American Legion, ATTN: NEED A LIFT? Emblem Sales, Box 1055, Indianapolis, IN 46206. The American Legion's educational financial aid opportunities are as follows:

(1) Individual posts and State organizations of The American Legion and units of the auxiliary offer educational aid for children in their communities. Contact The American Legion local Post or the state's Departmental headquarters.

(2) The American Legion Eight and Forty established the "Nursing Scholarship Fund" to assist registered nurses in securing advanced preparation for positions in either supervision, administration, or teaching in professional fields related directly to Lung and Respiratory Diseases. Contact The American Legion, Education Program, Box 1055, Indianapolis, IN 46206.

(3) The American Legion annually publishes "NEED A LIFT?" This booklet contains loan and scholarship information, State laws, employment information and detailed sources of career information. For a copy, write the above address. Cost is one dollar (prepaid).

e. AMVETS National Scholarships Program, 4647 Forbes Boulevard, Lanham, MD 20706, provides opportunities in higher education for sons and daughters of American war veterans. AMVETS national scholarship awards are based on the student applicant's scholastic aptitude and the demonstration of financial need.

f. Armed Forces Communications and Electronics Association (AFCEA), The AFCEA International Headquarters Building, 5641 Burke Centre Parkway, Burke, VA 22015. This Educational Fund provides scholarships and academic excellence awards to deserving ROTC cadets who are in undergraduate studies with majors in engineering, aerospace, electronics, communications, mathematics, computer technology, and intelligence systems. The scholarships are in the amounts of $500, $750, and $1,000. Selection is a coordinated effort of the Professor of Military Science (PMS), his or her staff, and the Dean or other person selected by the head of the institution.

g. Daughters of the Cincinnati, 122 East 58th Street, New York, NY 10022. This organization provides scholarships to high school senior year daughters of a Regular Army, Navy, Air Force, Coast Guard, or Marine active duty or retired commissioned officer. Scholarships will pay up to $1500 annually for four years. However, the Committee will review the applicant's record every year before continuing the scholarship for the following year. Scholarships are granted at the college of the candidate's choice. Money may be given for traveling expenses if the college selected is a great distance from home. Completed applications must be received by 15 April.

h. Daughters of the Union Veterans of the Civil War. Detailed information can be obtained from National Headquarters, Daughters of the Union Veterans of the Civil War, the Grand Army of the Republic Living Memorial Committee, 503 South Walnut Street, Springfield, IL 62704. In addition, this committee has established a scholarship program with funds made available to the following colleges and universities where they are administered:

(1) Mount Union College, Alliance, OH 44601

(2) Department of Logopedics, Wichita State University, Wichita, KS 67208

(3) University of Nebraska, Lincoln, NE 68508

(4) Gettysburg College, Gettysburg, PA 17325

i. Disabled American Veterans (DAV) National Headquarters Scholarship Program, P.O. Box 14301, Cincinnati, OH 45214. The program is for children of service-connected disabled veterans whose parents cannot afford to give them a college education. The parent's service-connected disability must be a disease or an injury incurred or aggravated by military service. The parent must have an honorable discharge. Children of deceased parents who had a service-connected disability are included. It is limited to students attending an accredited college or university in the United States in pursuit of a four-year course of study toward a bachelor's degree only. Applications are available each year beginning 1 September with a deadline date of 15 November of the same year. Write the above address for application and detailed information.

j. Disabled American Veterans Auxiliary (DAVA) has established a National Education Loan Fund to assist in educating dependents of DAVA members. Eligible are those children whose mother (if living) has been a DAVA member or, if the mother has

died, the father must have been a member of the Disabled American Veterans or senior member of the Disabled American Veterans Auxiliary. All annual memberships must be current and have been in effect at least five years or full paid life membership for one year prior to application. Loans to $750 per year are granted for college, university, or vocational school. The number of loans granted each year is limited. The loan is renewable each year provided the student maintains a good scholastic standing. The loan must be repaid in monthly installments after graduation or withdrawal from school. Interest is not charged. The deadline is 1 May for submitting a completed application. For applications, write: Mrs. Phyllis Greaney, Education Loan Fund Director, Disabled American Veterans Auxiliary, 14 Pond Circle, Jamaica Plain, MA 02130.

k. The Florine J. and Russel B. Reynolds, Junior Memorial Scholarship is administered by Washington and Lee University, Lexington, VA 24450. This scholarship assists young men (including Vietnam veterans) with serious handicaps (to include wearing required prosthetic devices).

l. Fraternal Order of Eagles (F.O.E.) Memorial Foundation, 4710 14th Street, West Bradenton, FL 33507. The program provides financial assistance for the education or physical, medical, surgical, dental and optical welfare of minor natural and legally adopted children of members of the F.O.E. and the ladies auxiliary. The member must have been killed in action or died as a direct result of wounds or illness incurred or aggravated in the line of duty while serving in the Armed Forces of—

(1) United States;
(2) Dominion of Canada;
(3) Republic of Philippines;
(4) United Kingdom; or
(5) Armed Services of any other country in which AERIES or auxiliaries of the F.O.E. may be chartered in the future. Educational grants not to exceed $2000 per school year, nor totaling $10,000 for all years, are payable for a period up to 25 years of age unless married and self-supporting before then. Educational benefits are paid to help defray postsecondary education and training. Grants may be used for or toward student tuition, fees, books and related supplies.

m. National 4th Infantry (IVY) Division Association, 1011 Crofton Avenue, Waynesboro, VA 22980, provides a guaranteed $1500 (currently $2500 could be reduced in future) scholarship to two surviving children of a member of the Fourth Infantry Division who died as a result of Vietnam combat.

n. Reserve Officers Association (ROA), the United States Scholarship Committee, 1 Constitution Avenue, NE, Washington, DC 20002, provides the Henry J. Reilly Memorial Scholarship Program. The program assists deserving Reserve Officers Association members in good standing, their children or grandchildren who wish to attend or who are now attending accredited United States colleges or universities. Scholarships may be renewed in succeeding years at the discretion of the Scholarship Committee. No student will receive support for more than four years of undergraduate study. Awards will not exceed 50 percent of the total annual cost of tuition or instructional fees charged by the college or university. Scholarship applications will be available during December for the following academic year. Cutoff date for receiving all completed forms at ROA headquarters is 1 April.

o. The Retired Officers Association, Scholarship Fund, 201 North Washington Street, Alexandria, VA 22314, provides a student loan program that covers undergraduate work only. Applicant must be the unmarried dependent son, daughter, or ward of a member of one of the uniformed services (Army, Navy, Marine Corps, Air Force, Coast Guard, National Oceanographic and Atmospheric Administration, or Public Health Service.) The member, officer or enlisted, regular or reserve, must be on active duty or retired rolls of such service or must have died in such status. Graduate work and private secondary education are not covered. Applications are due by 1 April for subsequent school year. Write above address for information and forms.

p. The Society of the Daughters of the United States Army (D.U.S.A.), Scholarship Chairman, Mrs. Louis Kunzig, 7919 Falstaff Drive, McLean, VA 22102. The program awards several scholarships annually. The applicant's father or mother must be a deceased or retired Army officer. The officer's name, rank, and social security number should accompany the inquiry. The recipient may attend any accredited college, professional, or vocational school. A scholarship amounting to a $500 a year maximum is to be used for tuition, laboratory fees, books, or other expenses connected with college or vocational school. Awards are made for a one year period to the applicant best qualified academically and most deserving of assistance. First consideration is given each year to those recipients of the previous year who have not finished their course of study. Grants are paid directly to the college or school. An applicant must present evidence of above average standing in academic work completed to date, and should apply prior to 31 March for the next succeeding academic year. A board of judges selects recipients on their scholastic standing, merit, and need. Applications should be requested from and returned to above address.

q. Society of the First Division, 5 Montgomery Avenue, Philadelphia, PA 19118, provides a scholarship of up to $1000 payable in four equal annual installments. Eligible to compete is the son or daughter of any person who has served honorably with the 1st Infantry Division and is a member of the Society. Also eligible are personnel stationed in the division who intend to further their education upon release from service. The Society also has established the Sons of the First Division Scholarship Fund, which provides scholarships of up to $2500 to children of personnel killed while serving with the First Infantry Division in Vietnam or with the present 1st Infantry Division.

r. Twenty-fifth Infantry Division Association (TIDA), 1924 38th Street, Kenosha, WI 53140. Scholarships ($500 and $1,000) are awarded annually to the two most deserving applicants who are a son or daughter of an active TIDA member or of a former TIDA member deceased during active combat with the division or as a result of it. An active TIDA member of the Schofield Barracks chapter scheduled for release from active duty or discharge on or before 31 December of the award year is eligible, also.

s. The Explosive Ordnance Disposal (EOD) Memorial Fund, EOD School, Naval Ordnance Station, Indian Head, MD 20640 annually awards ten scholarships. The applicant must be natural born, legally adopted or stepson or stepdaughter of EOD technicians or officers of the Army, Navy, Air Force, or Marine Corps who are currently on active duty, retired, or who died while on active duty. The applicant must also be unmarried and under 21 years of age. The scholarship amounts to a maximum of $800 a year for tuition and laboratory fees. Applications should be requested from Chairman, EOD Memorial Scholarship Committee, Naval School, Explosive Ordnance Disposal, Indian Head, MD 20640.

t. Army Engineer Officers Wives Club (AEOWC), Assistant Treasurer, Corps of Engineers, P.O. Box 313, Fort Belvoir, VA 22060. The program provides four $600 scholarships for postsecondary academic or vocational or technical education. Applicant's parent must have been an officer on active duty with or retired from the Army Corps of Engineers (COE) or have died while on active duty with COE. Awards are based on academic and extracurricular achievements during high school. Applications must be received not later than 1 April for the year in which the applicant wishes to attend school or college. For details, write the above address.

u. US Army Intelligence and Security Command (USAINSCOM) Benefit Association, Arlington Hall Station, Arlington, VA 22212. The program provides grants up to $1000 per year for four years to sons and daughters of active duty military and civilian personnel and wage grade employees who died while assigned to USAINSCOM. As an exception to this rule, personnel who were assigned from USAINSCOM to a medical holding unit (MHU) retain their eligibility until reassigned from MHU to a non-USAINSCOM unit or are retired medically. Grants may be used for any educational expenses at the undergraduate level. Two- and four-year programs qualify. Applications must be submitted in time for processing prior to beginning of school year. Write the administrator at the above address for applications and other detailed information.

5. Federally supported financial aid programs administered by the Department of Education, Office of Student Financial Assistance (OSFA). OSFA administers five financial aid programs for both graduate and undergraduate students. These programs are the Pell Grant (formerly called the Basic Educational Opportunity Grant), the Supplemental Educational Opportunity Grant (SEOG), the College Work-Study (CWS), the National Direct Student Loan (NDSL), and the Guaranteed Student Loan (GSL).

a. Criteria that apply to these programs are summarized as follows:

(1) The applicant must be enrolled, in general, at least half-time in an eligible program of study at one of the more than 7,000 postsecondary schools that participate in OSFA educational financial aid programs. Some schools may, if they choose, award up to 10 percent of their SEOG and CWS money to students enrolled less than half-time.

(2) Student must be a citizen, permanent resident, or an eligible noncitizen; must be making satisfactory progress in his or her course of study; and must not be in default on a NDSL, GSL, or PLUS loan, or owe a refund on a Pell Grant or SEOG.

(3) Assistance from the first four programs is awarded on the basis of need. GSL assistance is based on need, if the applicant (or applicant's family, if dependent) has an adjusted gross income of over $30,000 for the year prior to application. Need is determined by subtracting the amount the applicant (or family) can afford to pay, as calculated using a standard formula, from the cost of attendance at the student's school.

(4) Students must sign a statement of registration compliance indicating either they have registered with the Selective Service or that they are not required to register. Student must be registered for the draft, if male born on or after 1 January 1960, at least 18, and not currently a member of the United States Armed Forces. Certification of regis-

tration must be signed and proof may be required of that registration.

(5) To be considered, application must be completed accurately and submitted on time. Status of application should be checked to be sure that it has been processed. The Federal student aid application or Special Condition Application must be received at the Federal Processing Center by 1 May of the academic year for which applying.

(6) These programs fall into one of three categories—grants, loans, or employment.

(7) Graduate students may apply only for CWS, NDSL, and GSL. Undergraduates may apply for all five programs.

(8) Aid from Federal programs does not continue automatically from one year to the next. It must be reapplied for each year.

(9) If a student transfers to another school, his or her aid does not automatically transfer. The student should check with the financial aid administrator at the new school to find out what steps should be taken to continue receiving aid.

(10) For details and applications, contact financial aid administrator at school of choice or write:

(*a*) The Student Guide
Federal Student Aid Programs
Department DEA-85
Pueblo, CO 81009

(*b*) Application for Federal Student Aid
Federal Student Aid Programs
Department DEB-85
Pueblo, CO 81009

(*c*) Special Conditions Application (for Pell Grants only)
Federal Student Aid Programs
Department DEC-85
Pueblo, CO 81009

b. The programs are described briefly as follows:

(1) It is advantageous for dependent students whose sponsors are in the uniformed services to apply for the Pell Grant. The Pell Grant is an award to help undergraduates pay for their education after high school. Often, these grants provide a foundation of educational financial aid to which aid from other Federal and non-Federal sources may be added. Grants do not need to be paid back. Within four to six weeks after application, a Student Aid Report (SAR) will be sent to the applicant. The SAR reproduces information given on the application. Based on that information, a Student Aid Index (SAI) number is calculated and this number will appear on the SAR. The SAI is calculated using a standard formula developed by the Department of Education and approved by Congress annually. The formula takes into account indicators of family financial strength such as income, assets, household size, and family members enrolled in postsecondary education. If the SAI exceeds a certain number, the student is not eligible to receive a Pell Grant award. During the 1983-84 award period, if the SAI exceeded 1600, the student was ineligible. The eligibility cutoff for 1984-85 is 1700. Students with eligible SAIs should submit their SARs to the financial aid administrator at their schools. The aid administrator will then calculate the award. The maximum amount that a student may receive each year is determined by the student's SAI and the student's cost of attendance. The actual amount the student receives depends on his or her enrollment status and whether or not the student attends school for a full academic year. A student may receive Pell Grant assistance up to the time he or she receives a bachelor's degree. (A grant can be received for up to one extra year if school requires five years of study for one bachelor's degree.) Students who are ineligible for a Pell Grant are not necessarily ineligible for other Federal aid.

(2) The Campus-Based Programs: Under SEOG, CWS, and NDSL programs, institutions apply annually for OSFA funds and receive them directly. At each school, the financial aid administrator determines which applicants are eligible and how much aid each will get. Apply for these programs through the Financial Aid Office at the student's school. The individual school awards aid to the student based on need alone. The amount the student receives is based on that particular student's need and funds available at the student's school.

(*a*) The SEOG Program awards money to students to help them pay for their postsecondary education. An SEOG award is for undergraduates only and does not have to be paid back. Individual awards range up to $2,000 per year.

(*b*) The CWS Program allows undergraduate and graduate students who need financial aid to earn part of their educational expenses. A participating institution arranges jobs on or off campus. In arranging a job and assigning a work schedule, the financial aid administrator will take into account the student's need, class schedule, health and academic progress. Pay will be at least the current Federal minimum wage, but it may be related to the type of work and difficulty as well. Total CWS award depends on the student's need and the amount of money the school has for the program. Set by the financial aid administrator, the award is a limit that cannot be exceeded. Regardless of the number of hours worked, once the award limit is reached, employment cannot be continued under

work-study for that academic year. CWS jobs must always be for a public or private nonprofit organization and be in the public interest.

(c) NDSL is a low-interest (5 percent) loan to help pay for education after high school. The student must apply through the financial aid administrator at the school he or she is attending. The total amount the student receives depends on the student's need, the NDSL funds available at his or her school, and the other aid the student is receiving. Repayment begins six months after the student graduates, leaves school, or drops below half-time status. Students may defer repayment of their NDSLs for up to three years while they serve in the Armed Forces, Commission Corps of the United States Public Health Service, the Peace Corps, ACTION groups such as VISTA, or other comparable tax-exempt organizations. Additional deferments are available for temporary total disability, prolonged unemployment, while the borrower serves in an internship required to begin professional practice, and if the borrower returns to at least half-time study. The borrower may defer repayment for up to six months after each of the above deferment periods. A student may defer repayment because of extraordinary circumstances such as unemployment or prolonged illness. If the borrower dies or becomes totally and permanently disabled, his or her repayment obligation will be canceled. There are also cancellation provisions for teaching handicapped children, teaching in low income schools, or working in approved Head Start programs. Contact the financial aid administrator at the institution of choice for details.

(3) GSL/PLUS Loans.

(a) *GSL.* The program enables students to borrow directly from eligible lenders (e.g., banks, credit unions, savings and loan associations) who are willing to make educational loans at low interest rates. Loans are guaranteed by State or private nonprofit agencies. Students must demonstrate financial need to receive a GSL if their (or their family's) adjusted gross income exceeds $30,000. GSLs are available to new borrowers at a 9 percent interest rate. Borrowers who currently have GSLs with a 7 percent rate may continue receiving them at 7 percent. It is the student's responsibility to find a bank willing to make the loan. Students with 7 percent GSLs must begin repaying the loan nine to 12 months after they graduate or drop below half-time status. Students with 9 percent loans begin repayment within six months of that time. Deferment conditions are similar to those of the NDSL Program, except that there is no six month grace period following a deferment period. The unemployment deferment is for one year and the borrower must return to full-time study. Repayment of a GSL may be canceled if the borrower becomes totally and permanently disabled or dies. However, there are no GSL cancellations for teaching or working in a Head Start program. Information and application forms are available from lenders, schools, or appropriate State guarantee agency. (Information sources are listed in the Department of Education's *The Student Guide*.)

(b) *PLUS Loans.* PLUS loans are auxiliary loans under the GSL Program. Under PLUS, loans are available to parents of dependent undergraduates, graduate students, and independent undergraduate students. These loans are available at a 12 percent interest rate and are obtained from eligible participating lenders as are regular GSLs. Graduate students and independent undergraduates are eligible for the same deferments as regular GSL borrowers. However, parent borrowers must begin repayment of the loan principal within 60 days after taking out the loan. All borrowers must begin paying the loan interest within 60 days. However, the lender may allow the interest to accrue for student borrowers during an authorized deferment period. The same deferment conditions available to GSL borrowers are available to PLUS borrowers. A parent borrower is not granted a deferment based on the status of the student for whom the parent borrowed. For information and borrower's rights, contact the State guarantee agency listed in table 1 of the Department of Education publication, "Student Guide." (See above 5a paragraph 10 of this pamphlet.)

6. Other Federally sponsored educational financial aid programs.

a. *Health Professional Scholarship Program.* Sponsored by the VA, the program was established to assist in providing an adequate supply of physicians and nurses for the VA and for the nation. Increases in medical school enrollments and graduations have reduced the shortages. Therefore, the scholarship program is available only to nursing students enrolled in accredited baccalaureate programs and designated master's programs. The scholarship program is a competitive Federal program that provides specific benefits to participants in return for a minimum service obligation of two years in the VA health care system. An eligible applicant must be a United States citizen, be enrolled full-time or accepted for full-time enrollment in a baccalaureate or designated master's nursing program accredited by the National League of Nursing, and submit an application and a signed contract. Master's programs for which students may seek scholarship assistance are those identified as gerontology, medical/surgical, adult psychiatry/mental health,

rehabilitation, and nursing service administration. Eligible master's programs are designated annually in a program announcement. Students already obligated to another Federal scholarship program, a State, or other entity for professional practice after academic training are not eligible for VA scholarship awards. Students attending nursing schools outside of the United States and its possessions are not eligible to receive awards, even though students are United States citizens. Selection for awards may include academic performance, career goals, faculty and employer recommendations, and work experience. Scholarship benefits exempt from Federal taxation include payments for—tuition and required fees, other reasonable education expenses determined by the school, and a monthly stipend. Deadline—to be considered for the school, an application must be required by 10 May of the year interested in. Completed application must be received in the VA Scholarship Office no later than Wednesday, 1 June for the year interested in. For additional information, write to Health Professional Scholarship Program (14N), Veterans Administration Central Office, 810 Vermont Avenue, NW, Washington, DC 20420.

b. Health Education Assistance Loan (HEAL). The HEAL Program is a federally insured loan program for eligible graduate students in schools of medicine, osteopathy, dentistry, veterinary medicine, optometry, podiatry, public health, pharmacy, chiropractic, or in programs in health administration or clinical psychology. Eligibility requirements include: being a citizen, national, or permanent resident of the United States; and acceptance for enrollment as a full-time student, or already in full-time attendance and in good standing at an eligible HEAL school. Pharmacy students must have satisfactorily completed three years of training toward a pharmacy degree. Eligible lenders include financial or credit institutions (such as banks, savings and loan associations, credit unions, or insurance companies), State agencies, pension funds, and eligible HEAL schools. Loans may be used only for educational costs (tuition, living expenses, fees, books, supplies and equipment, laboratory expenses, personal expenses, and commuting and transportation costs). Both interest and insurance premiums charged on HEAL loans are educational expenses. Repayment will begin 9 to 12 months after the borrower ceases to be full-time student at a HEAL school. A borrower has from 10 to 25 years (excluding deferment periods) to repay the loan after repayment begins. Repayment of principle and interest can be deferred; however, interest continues to accrue during periods of full-time study at a HEAL school or at an institution of higher education participating in a GSL Program, up to 4 years for internship or residency training, up to 3 years for service in the Armed Forces, and in each case for service in the Peace Corps, VISTA, or the National Health Service Corps. For information and applications, contact the financial aid administrator at the health professions school or HEAL Public Health Service, Health and Human Services, 5600 Fishers Lane, Parklawn Building, Rockville, MD 20857.

7. State Assistance. Legislation was enacted by many States to help eligible Vietnam era POW/MIA/KIA dependents. The alphabetical listing and address of States includes a brief summary of benefits. For detailed information, write the State at the address listed. If the State is unlisted, contact financial aid administrator in the school of choice. See appendix A.

8. Adult Education. The Army provides avenues of educational opportunities under guidance outlined in AR 621-5 to include adult Army family members.

a. Army Continuing Education System (ACES) centers. ACES counselors provide services on a space-available, no-cost basis to assist adult Army family members of service personnel to earn a high school diploma through the Adult Public School Diploma Program, a State equivalency certificate through the GED High School Equivalency Program, or a diploma through the External High School Diploma Program (nontraditional).

b. ACES educational opportunities for adult Army family members. Adult Army family members interested in their educational development may take advantage of the postsecondary educational opportunities offered at Army Education Centers on a space-available, tuition-paying basis. Adult family members who have completed high school and are interested in postsecondary educational opportunities should investigate the several types of financial aid available through the Department of Education. For more information write for the *Student Guide*. Public Document Distribution Center, Department DEA-85, Pueblo, CO 81009.

c. Eligibility for participation in the program.

(1) Adult Army family members on a space-available basis in the Army High School Completion Program.

(2) Adult family members of Service personnel who meet eligibility requirements as appropriate for the State or US territory in which they are registered. See appendix B.

d. Adult High School Diploma Program.

(1) *Continental United States (CONUS).*

(*a*) The States or local public education systems within the States provide high school completion programs for adults who desire to complete re-

quirements for a high school diploma or its equivalent. This is done in most States with a minimum charge to the individual regardless of his or her status as a resident.

(*b*) Information on availability and requirements of adult high school education programs, related costs, and other appropriate information authorized by State and US territory is at appendix B.

(*c*) Adult family members should be advised that each State and, possibly, each local school system may make special graduation requirements. All costs related to tuition and high school completion will be borne by the individual.

(*d*) Army education centers providing on-post high school classes through the Army Continuing Education System (ACES) may arrange for adult family member classes on a space-available basis. If this is not possible, the individual will be referred to the local public schools that provide these services (appendix B).

(2) *Overseas.*

(*a*) Education Service Officer contracts with accredited institutions authorized to award high school diplomas.

(*b*) Counseling and information service should be made available as it is in the United States.

(*c*) On a space available basis Education Service Officers may authorize adult Army family members to attend high school classes, take tests, and receive diplomas from the contracted educational institution providing the servicing contract. Costs are based on cost-per-class and not cost-per-pupil. If the contract specifies cost-per-pupil, the individual will be permitted to attend. However, the individual must pay the tuition and all related costs associated with high school completion from the contracted educational institution. In either event, the adult family member may receive the high school diploma from the contracted educational institution upon meeting its graduation requirements.

(*d*) Adult family members may find it impossible to attend high school classes taught by a contracted institution. In this event, the counselor should advise the individual of other options available, such as GED High School Equivalency Tests and an External High School Diploma Program (nontraditional).

e. GED High School Equivalency Tests.

(1) *General.*

(*a*) An adult family member may elect to obtain a high school equivalency certificate from their home State. They may do so by taking the GED test series provided they feel adequately prepared for testing.

(*b*) The counselor will consult the Test Control Officer for the necessary applications.

(2) *Overseas.*

(*a*) Adult family members desiring to take the GED tests may do so only at overseas Army Education Centers authorized to provide civilian testing for the GED Equivalency Tests. Information concerning such GED civilian test sites may be obtained at all ACES Centers.

(*b*) Education Service Officers at ACES centers authorized to proctor civilian tests will assure adult family members appropriate assistance.

(*c*) If application forms for overseas GED Testing are not available at the local Army Education Center they may be ordered directly from—The GED Testing Service of the American Council on Education, One Dupont Circle, NW, Washington, DC 20036.

(3) Information concerning requirements for issuance of credentials, minimum age for testing, requirements for retesting, method of applying for official transcripts, fees, etc., are outlined in *The GED Testing Program Policies & Centers.* This booklet is at all Army Education Centers.

(4) All costs associated with testing, fees, transcripts, etc., are to be paid by the individuals.

f. External High School Diploma Program (Nontraditional)

(1) Adult family members who may not be able to complete high school diploma requirements through the traditional method of earning credit through classroom attendance may take part in an External Diploma Program.

(2) There are a number of private and public accredited institutions that provide external high school diploma programs. These programs are nontraditional in that they generally will accept credit earned by some or all of the following methods—

(*a*) Correspondence courses earned from accredited institutions.

(*b*) Independent study.

(*c*) Credit by examination.

(*d*) Life work experience.

(*e*) GED Testing.

(*f*) Where applicable, military service schools and on the job training.

(3) A partial list of accredited institutions offering external high school diplomas is at appendix C. These schools should be contacted for further information.

(4) Funds for these programs cannot be provided by the Army and costs must be paid by the adult Army family member.

9. Family member educational opportunities.

a. Department of Defense Dependents Schools (DODDS).

(1) *Background.* DODDS provide quality education from kindergarten through grade 12 for eligible minor dependents of Department of Defense military and civilian personnel stationed in foreign areas. At present, DODDS is the nation's 11th largest school system with a student population of about 135,000 students in 270 schools worldwide. DODDS has about 11,000 employees of whom about 9500 are educators.

(2) *Accreditation.* All high schools in the DODDS system are accredited by North Central Association (NCA) of Colleges and Schools. Recently, NCA instituted a program to accredit elementary schools. Within the next 5 years, it is projected that the DODDS elementary, middle, and junior high schools will be evaluated.

(3) *DODDS headquarters.* From this headquarters, the director for DODDS system organizes, manages, funds, directs and supervises the complete operation of the worldwide system. Parents scheduled for official foreign area assignments should contact the headquarters for general information about the school system. Address inquiries to—Director, DODDS, Hoffman Building I, Room 152, 2461 Eisenhower Avenue, Alexandria, Virginia 22331.

(4) *Regional offices.* The school system has regional offices that serve major geographic areas around the world. Parents should contact the appropriate regional office for specific details and about concerns that cannot be resolved at local school level. Regional offices are listed as follows:

(a) *Atlantic Region* (London, United Kingdom)
Director of Dependents Schools, Altantic
Block 2, Eastcote
Department of Defense
APO New York 09241

(b) *Germany Region* (Wiesbaden, Germany)
Director of Dependents Schools, Germany
APO New York 09633

(c) *Mediterranean Region* (Madrid, Spain)
Director of Dependents Schools, Mediterranean
APO New York 09283

(d) *Pacific Region* (Futenma, Japan)
Director of Dependents Schools, Pacific
Department of Defense
FPO Seattle 98772

(e) *Panama Region* (Albrook Air Force Station, Republic of Panama)
Director of Dependents Schools, Panama
Department of Defense
APO Miami 34002

(5) *Local advisory committee operation.* DOD encourages professional employee and family participation in forming and operating overseas local school advisory committees. Each school establishes and operates a local school advisory committee, through which parents, students, and professional employees influence local school policies. Members of the committee are elected from the local community. Committee members will advise the local principal on—

(a) School policies.
(b) Program staffing as it relates to the instructional program.
(c) Budget, facilities, and maintenance.
(d) Administrative procedures.
(e) Pupil personnel services.
(f) Educational resources.
(g) Program evaluation.
(h) Student standards of conduct.
(i) School meal program.

(6) *Installation advisory committee.* If the military installation has more than one school, an installation advisory committee is formed to advise the installation commander on improvements in dependents education in those schools. If there is only one school on an installation, the local education advisory committee also serves as the installation advisory committee.

(7) *School buildings and transportation.*

(a) The most visible aspect of the DODDS system is the school building in any area. DOD school buildings vary from large, modern, and newly built structures to old, temporary, and converted buildings. Through current and future school construction programs, the schools located in substandard buildings, like quonsets and former barracks, are gradually being replaced. Schools with growing student populations are being added to, and older schools or those housed in host-nation buildings are being renovated.

(b) Generally, transportation is provided for elementary school students who live more than a mile from school and for students in grades 7 through 12 who live more than 1 1/2 miles from school.

(8) *General eligibility requirements.*

(a) The Congress has allocated funds to educate eligible minor dependents of active duty members of the Armed Forces and DOD civilian personnel stationed overseas and paid from appropriated funds. Each student must be the child, stepchild, adopted child, ward, or spouse (under 21 years of age) of a sponsor; students may also be residents in the household of a sponsor who stands *in loco parentis* and provides at least 50 percent of the child's support. Noncommand sponsored dependents at-

tend on space-available basis. Other children may attend the schools, but ordinarily on a space-available, tuition-paying basis. Tuition costs change annually.

(*b*) To be eligible for enrollment in DOD schools, prospective students must be 5, but not more than 21 years of age, by 31 December of the current school year. Handicapped students may be exempt from this requirement. They are eligible to receive a free, appropriate education in DODDS that conforms with their Individualized Education Programs. Where DODDS operates preschools, handicapped students may enter at age 3. They may remain in DOD schools to age 21 if they have not been awarded a high school diploma.

(9) *Graduation requirements.*

(*a*) To graduate from high school in the DODDS system, specific credits are required in language arts, social studies, mathematics, science, career education, aesthetics, physical education, health education, and educational computing.

(*b*) Students may graduate when they have met the DODDS graduation requirements, which are usually scheduled over four years. DODDS accepts official grades and courses of transfer students. Courses interrupted by a transfer may be continued to completion. Correspondence courses may be provided if the courses are not available in the DODDS program class schedule and if the transfer student wishes to complete them.

(*c*) Students who enroll in a DOD school during their senior year may be graduated by meeting the requirements of their previous schools, if, through no fault of their own, they cannot meet DODDS graduation requirements. Students may be considered for early graduation—if they have clearly demonstrated a scholastic aptitude or vocational readiness; there is financial need for early entry into the labor market; or health or family concerns would be best served. Application for early graduation must have parental approval, must be in writing, and must include a definite and comprehensive plan for completing requirements.

(10) *Student achievement.*

(*a*) Individual students and student groups in the DODDS system frequently earn honors and recognition for achievements in all academic, extracurricular, and athletic activities in regional, national, and international competitions.

(*b*) Approximately 50 percent of all graduates from the DODDS system enroll in some form of postsecondary education. Students with outstanding academic and athletic accomplishments have been recognized over the years with scholarships to large and small universities and colleges throughout the United States.

(11) *General education programs.*

(*a*) Each elementary school in the DODDS system adheres to the principle that children should be encouraged to develop to the maximum their intellectual, moral, aesthetic, vocational, physical and social capabilities. DODDS secondary schools offer a curriculum designed to meet common as well as individual student needs.

(*b*) Language arts, mathematics, science, social studies, foreign language, fine arts, health and physical education are the basic components of the DODDS curriculum. The basic curriculum also contains programs in black studies, sex education, drug abuse education and other current topic areas. DOD secondary schools offer a wide variety of electives, including, for example, cinematography, communications, computers and data processing, classical history and literature, host-country literature and language, and foreign area geography.

(*c*) Guidance and counseling services are available in DOD schools. Counselors provide an orientation to all incoming students and parents. Group and individual counseling, career counseling, and placement of students are among the services offered in the DODDS system. Counselors also assist students in preparation of individual class schedules.

(*d*) Students in the secondary schools may take the College Entrance Examination Boards and American College Testing Program to meet admission requirements of some colleges and universities. The National Merit Scholarship Qualifying Test and Preliminary Scholastic Aptitude Test also are given to students overseas so they may compete for scholarship aid.

(*e*) Correspondence courses are available for students living in remote areas without school facilities. DOD pays for these courses.

(12) *Other programs.*

(*a*) *Host-Nation.* This is an intercultural program offered in grades 1 through 12; it is related to all areas of the school curriculum. Taught by full-time host-nation teachers, the program allows DODDS students to study other cultures and languages first hand.

(*b*) *Career Education.* In conjunction with the military services and using installation resources, the career education programs provide on-the-job experience in many vocational areas. Extensive programs are available in business education, home economics, cooperative work experience, industrial arts, automotive technology, cosmetology, electricity and electronics, graphic communication, JROTC, medical and dental assistant, photography and computer technology.

(*c*) *Athletics.* The International Athletic Pro-

gram is an integral part of the education opportunities that DODDS provides its students. The program ensures uniformity in competition, promotes good sportsmanship, develops physical skills, and achieves sound educational objectives. Sports offered may vary as a function of school size and geographic dispersion of participating schools.

(*d*) *Special Education.* DODDS special education programs have been expanded to meet the Public Law 94-142 mandate (the Education of Handicapped Children's Act) to provide an appropriate education for each handicapped student. Programs offered are those for the physically handicapped, hearing impaired, learning disabled, mentally handicapped, multihandicapped and serious emotionally handicapped. The program provides related services like speech therapy, occupational therapy, and physical therapy. Programs vary at each school depending on student needs. Wide geographic dispersion of DOD schools requires creative use of the specialist staff so that students with special needs receive the appropriate educational services. Specialists who travel from location to location provide part-time scheduled or as-needed services. For specific information about the special education programs, contact the DODDS special education office at (202) 325-7810 or AUTOVON 221-7810. The mailing address is—DODDS, Chief, Special Education Branch, 2461 Eisenhower Avenue, Alexandria, Virginia 22331.

(*e*) *Health Services.* Health services in the school often center around the nurse and the preventive health program available at the school. The multifaceted program includes student screening, recordkeeping, health referrals, parental contact and providing a source of health information. Other responsibilities include involvement with child study committees, drug use and abuse committees, and health instruction for youngsters in proper health care and behavior in emergencies.

(13) *Teacher recruitment and certification.*

(*a*) *Recruitment.* DODDS educators are recruited from two sources—the United States and overseas. Over two-thirds of the DODDS educational staff are hired from overseas applicants, while one-third are hired from applicants in the United States. As the ratio suggests, DODDS hiring policy gives preference to fully qualified dependents of DOD military and civilian personnel on official overseas assignments. This preference is not extended to dependents of retired sponsors nor to dependents of employees of other Federal agencies or private firms. The preference extends only to dependents who live within commuting distance of the base to which the sponsor is assigned officially.

1. Applicants who apply through the stateside recruitment program must be available for worldwide placement. Applicants (including military and civilian dependents) who plan to go to a specific location abroad or who already live abroad are not available for worldwide placement and must, therefore, apply once they are overseas. Such applications must be filed with the civilian personnel office at the United States military installation located nearest the applicant's overseas residence.

2. For more detailed information or to obtain the application booklet, "Overseas Employment Opportunities for Educators," write—Teacher Recruitment Branch, DODDS, 2461 Eisenhower Avenue, Alexandria, Virginia 22331.

(*b*) *Certification.*

1. Educators in the DODDS system are now in a certification program. The program requires educators to continue to develop their educational expertise through formal course work and other learning experiences.

2. DODDS teachers' certification is honored by 20 State educational agencies. In addition to reciprocity among member States, there is an agreement that eliminates the need for constant reexamination of teacher credentials by each member State.

b. Section Six schools.

(1) Authorized by Public Law (PL) 81-874, Section Six schools are located on nine military installations at Forts McClellan and Rucker, Alabama; Benning and Stewart, Georgia; Campbell and Knox, Kentucky; Bragg, North Carolina; Jackson, South Carolina; and West Point, New York.

(2) These schools offer educational programs, generally from K through 8th grade, comparable to other similar programs located within the State in which the installation or school is located.

(3) Originally, the schools were established for children living on Federal property in areas where Local School Agencies (LEAs) are unable to provide suitable free education. By law, LEAs are forbidden to expend funds for educating such children.

(4) These schools are administered by an elected school board (mandated by PL 95-561) whose members are parents of children who attend the school (limited on-post residents). All school board actions are subject to review and approval by the installation commander.

(5) The Army operates the schools with funding provided by DOD as a result of the Omnibus Reconciliation Act of FY 1982.

(6) Section Six schools operate on a decentralized basis comparable to nearby LEAs in the State where they are located.

APPENDIX A

Addresses and benefits for Vietnam Era POW/MIA/KIA Dependents

State	*Address*	*Benefits*
Alabama	Department of Veterans Affairs PO Box 1509 Montgomery, AL 36102	Any in-State supported institution of higher learning. Free tuition, instructional fees, books. Permits one program change. Four academic years, not to exceed 36 months. Training must be completed within 8 years after begun.
Alaska	Student Financial Aid Division Alaska Commission on Postsecondary Education Pouch FP Juneau, AK 99811	Free tuition, fees. No time limit. Must be accepted or enrolled in state supported educational institution.
Arizona	No known educational benefit law for POW/MIA/KIA dependents	
Arkansas	Department of Higher Education 1301 West Seventh Street Little Rock, AR 72201	In-State supported institution of higher education, technical, or vocational school. Free tuition, other charge from institution or school. For bachelor's degree or certificate of completion. Award based on ability/need. Based on academic ability and need.
California	State and Consumer Services Agency Department of Veterans Affairs Division of Veterans Services P. O. Box 1559 Sacramento, CA 95807	Eligible high school students receive $20 a month. Eligible college students receive tuition and $50 a month. Any approved college, vocational school in State.
Colorado	Commission On Higher Education 503 State Office Building Denver, CO 80203	In-State supported postsecondary school. Paid tuition. 12 academic quarters, or 8 academic semesters for bachelor's degree or certificate of completion. To keep scholarship: Achieve and maintain standards of institution.
Idaho	Idaho Veterans Affairs Commission Service Office Veterans Administration Regional Office Boise, ID 83724	In-State, any public institution of higher education or public vocational-technical school-tuition and fee free. Books, equipment, supplies not to exceed $100 per quarter, semester, or like educational period. To be furnished on-campus housing and subsistence not to exceed $100 each month enrolled in program. Benefits will not exceed a 36 month total. Child will meet educational qualifications established for institutions of higher education and vocational technical training.
Illinois	State of Illinois Department of Veterans' Affairs P. O. Box 5054 208 West Cook Street Springfield, IL 62705	In-State, any State-controlled postsecondary institution for four years including summer terms. Paid tuition.
Indiana	State Student Assistance Commission 219 North Senate Avenue Second Floor Indianapolis, IN 46202	In-State postsecondary institutions. $560 reduced from tuition and fees annually. $120 per 12-week term reduced from vocational-technical college.
Iowa	Director Iowa Department of Veterans Affairs State Capitol Des Moines, IA 50319	Is gift to eligible war orphans regardless of scholastic ability or financial standing. Approved in-State educational institution, school of nursing, trade school, including postsecondary. Pay *all* fees when combined with other State and Federal grants directly. Unlimited as to age, number of years attending school, or marital status.

State	Address	Benefits
Kansas	Kansas Veterans Commission 503 Kansas Avenue: Suite 201 PO Box 1369 Topeka, KS 66601	For all in-State supported postsecondary educational institutions. Tuition and fees paid by State to institutions. 12 semesters or equivalent.
Kentucky	Kentucky Higher Education Assistance Authority Grant Program 691 Teton Trail Frankfurt, KY 40601	In-State supported postsecondary educational or vocational institution.
Connecticut	Office of Finance, Facilities, and Financial Aid Department of Higher Education 61 Woodland Street Hartford, CT 06105	Any approved postsecondary educational institution. To $400 per academic year for tuition fees, books, supplies, board/room. Reapply annually.
Delaware	Delaware Postsecondary Education Commission 820 N. French St., Fourth Floor Wilmington, DE 19801	Any public or private institution of desired instruction unavailable in Delaware. $525 per year for room, board, tuition, fees, or amount of tuition, whichever is greater. Four years of training or education.
District of Columbia	Director Educational Institution Licensure Commission Room M-102 605 G Street, NW Washington, DC 20001	No known educational benefits law for POW/MIA/KIA dependents.
Florida	Director Division of Veterans Affairs PO Box 1437 St. Petersburg, FL 33731	In-State supported schools. Paid tuition, college imposed fees. For 8 semesters or 12 quarters. Renew grants each academic year. Must maintain good conduct and academic standing.
Georgia	Georgia Higher Assistance Authority 2082 East Exchange Place Suite 200 Tucker, GA 30084	Any Georgia school in university system and vocational-technical institution. For tuition grant. 36 months (or equivalent in part-time training).
Hawaii	No specific law	
Louisiana	Office of the Governor State of Louisiana Department of Veterans Affairs 4th Floor, Old State Capitol Baton Rouge, LA 70601	Most in-State supported colleges, universities, and schools. Pays all tuition, college imposed fees. Possible payment of cash subsistence allowance for a maximum of four years of schooling. Maximum 4 school years to be completed within a 5-year time frame from original entry. Counseling assistance available for eligible. Completed application must be received no later than one month prior to beginning of a semester.
Maine	Veterans Dependents Education Benefits Camp Keys Augusta, ME 04333	Free tuition for in-State supported post-secondary schools or up to $300 toward costs for postsecondary schools anywhere in US. 4 academic years to be completed within 6 years from application.
Maryland	Maryland State Scholarship Board 2100 Gilford Avenue Baltimore, MD 21218	Any US postsecondary educational or vocational institution to include any US accredited military preparatory school. $500 a year paid to institution for fees, room/board, books, supplies.
Massachusetts	The Commonwealth of Massachusetts Board of Regents of Higher Education 330 Stuart Street, 7th Floor Boston, MA 02116	Any in-State postsecondary school. Any State or county educational institution approved in writing by the Commissioner of Education. Tuition cost for each of four undergraduate years to $750 for each year. Must be in good standing in institutions.
Michigan	Michigan Veterans Trust Fund Board of Trustees PO Box 30026 Lansing, MI 48909	Any in-State supported educational or training institution. Exempts tuition payment. Limited to 36 months of education or age 23.

State	Address	Benefits
Minnesota	Veterans' Benefits Division Department of Veterans' Affairs Veterans' Service Building Saint Paul, MN 55155	Any in-State postsecondary school, public or private. Free tuition not to exceed State institutional tuition. Time not to exceed bachelor's degree or certificate of completion.
Mississippi	Board of Trustees Institutions of Higher Learning PO Box 2336 Jackson, MS 39205	Any in-State supported postsecondary educational institution. Free tuition only. Benefits cease on first day of semester if it includes 23rd birthday.
Missouri	Local In-State High School Counselor or On-Campus Financial Aid Office	Any in-State postsecondary educational institution requirements vary at each school. Missouri student grant program. Must be full-time student in approved in-State public or private institution. Based on financial need. Amounts from $100-$900, depending on school/scholarship.
Montana	Commissioner of Higher Education The Montana University System 33 South Last Chance Gulch Helena, MT 59601	Within Montana University system. Waive registration/incidental fees. To get bachelor's degree or certificate of completion. Must remain enrolled in good standing at institution.
Nebraska	Department of Veterans Affairs 301 Centennial Mall, South P.O. Box 95083 Lincoln, NE 68509	In-State university college to include technical community colleges. Waive tuition. For baccalaureate degree or certificate of completion.
Nevada	University of Nevada System Board of Regents 405 Marsh Avenue Reno, NV 89509	For in-State universities or in-State community college. Resident fees. 36 months, full-time attendance.
New Hampshire	State of New Hampshire Postsecondary Commission 61 South Spring Street Concord, NH 03301	Provide tuition. In-State postsecondary educational institutions. Include secondary ED. Four year time limit.
New Jersey	New Jersey Department of Higher Education Office of Student Assistance 4 Quakerbridge Plaza CN540 Trenton, NJ 08625	Provide full tuition to dependent children of military personnel declared MIA or POW after January 1, 1980. Attendance is restricted to either public or private institution of higher education as an undergraduate student in-State.
New Mexico	New Mexico Veterans Service Commission PO Box 2324 Santa Fe, NM 87503	MIA's dependents not included. In-State educational or training, secondary or postsecondary institution. Based on need and merit. Up to $300 per year payable to institution in addition to free tuition for any one child for any one year.
New York	New York State Higher Education Services Corp. 99 Washington Avenue Albany, NY 12255	In NYS approved Regents Program. College, hospital school, medical technology. Two-year nondegree private business school program. Amount: $450 per year.
North Carolina	North Carolina Division of Veterans Affairs 227 East Edenton Street Raleigh, NC 27601	In North Carolina State or private educational institution. Provides tuition, room/board, fees, or $1,200 per nine month academic year while at private school. Four academic years (does not need to be consecutive). Must maintain academic status/abide by school rules.
North Dakota	Board of Higher Education Capitol Building Bismarck, ND 58501	Any in-State supported postsecondary educational, technical, or vocational school. Tuition/fees. 36 months or 8 semester periods. For bachelor's degree or certificate of completion.
Ohio	War Orphans Scholarship Board Ohio Board of Regents 30 East Broad Street 36th Floor Columbus, OH 43215	Any in-State supported postsecondary educational institution approved by the Board of Regents Chancellor. Exempt from instructional/general fees. Four scholastic years. Minimum scholastic standards.

State	*Address*	*Benefits*
Oklahoma	Oklahoma State Regents for Higher Education State Capitol Complex Oklahoma City, OK 73105	Any in-State supported post-secondary educational, technical, or vocational school Free tuition. For bachelor's degree or certificate of completion.
Oregon	Department of Veterans Affairs 300 Market Street #534 Salem, OR 97310	Specific benefits for POW, MIA, KIA dependents unavailable.
Pennsylvania	Pennsylvania Higher Education Assistance Agency Towne House Harrisburg, PA 17101	Any approved US post-secondary educational, trade, business, nursing schools. In-State: 80% of tuition and fees at school or $1200 per year, whichever is less. Out-of-State: $800 per year. Must attend at least one-half-time basis for at least one academic year or equivalent.
Puerto Rico	Department of Public Instruction Commonwealth of Puerto Rico Hato Rey, PR 00919	University of Puerto Rico, free tuition; preference for aid, scholarships, and other benefits granted to university students. Partial tuition and stipends for library, health services, and other fees in any accredited private colleges and universities.
Rhode Island	Rhode Island Higher Education Assistance Authority 274 Weybosset Street Providence, RI 02903	No known educational benefits law for POW/MIA/KIA dependents.
South Carolina	South Carolina Department of Veterans Affairs Brown Building 1205 Pendleton Street Columbia, SC 29201	In-State supported postsecondary educational or technical institution. Free tuition. Must finish education by age 26. Must maintain standards, conform to college regulations.
South Dakota	Student Incentive Grant Director Department of Education and Cultural Affairs Office Building No. 3 Pierre, SD 57501	Any in-State supported postsecondary educational, technical or vocational school. Free tuition and fees. 8 semesters or 12 quarters. Full- or part-time study.
Tennessee	Tennessee Student Assistance Corporation B3 Capitol Towers–Suite 9 Nashville, TN 37219	Any in-State supported postsecondary educational institution. Free tuition, fees.
Texas	Veterans Affairs Commission Box 12277, Capitol Station Austin, TX 78711	All in-State supported postsecondary educational institutions. Free tuition, fees.
Utah	Utah State Board of Education 250 East 500 South Salt Lake City, UT 84111	No known educational benefits law for POW/MIA/KIA dependents.
Vermont	Vermont Student Assistance Corporation Champlain Mill P.O. Box 2000 Winooski, VT 05404	No known educational benefits law for POW/MIA/KIA dependents.
Virginia	Director Division of War Veterans' Claims Commonwealth of Virginia 210 Franklin Road, SW Roanoke, VA 24011	In-State institutions secondary through postsecondary educational institution. Free tuition, fees, room, and board. Student must maintain attendance and satisfactory progress.
Washington	Council for Post-Secondary Education Division of Student Financial Aid 908 East 5th Olympia, WA 98504	Any in-State public postsecondary educational or vocational/technical institution (not all are included). Free tuition, fees. Full- or part-time including summer term. Must maintain scholastic standards.

State	*Address*	*Benefits*
West Virginia	West Virginia Department of Veterans Affairs 605 Atlas Building Charleston, WV 25301	In-State supported schools. Free tuition. $500 a year maximum for fees, board, room, and books. $300 a year maximum for high school.
Wisconsin	Wisconsin Tuition Grant Program Higher Educational Aids Board 150 East Gilman Madison, WI 53702	Any in-State supported accredited school including postsecondary, State vocational/technical and adult education system. Accredited private colleges, universities, vocational/technical schools. $200 per academic year maximum for single students. $400 per year maximum for married. Four academic years. Full-time undergraduate study only. Must reapply each year.
Wyoming	Legislative Services Office Room 123 State Capitol Building Cheyenne, WY 82002	Any in-State supported educational institution to include business and vocational training schools. Free tuition, fees for any useful trade, occupation, or profession.

APPENDIX B

ADULT HIGH SCHOOL COMPLETION PROGRAMS AVAILABLE BY STATE AND US TERRITORIES

Information Regarding Public Sponsored Adult Education Programs.
The following questionnaire was recently sent, by the Department of the Army, to each Chief State School Office, in the 50 states and territories:
The Department of the Army is committed to the education of the entire Army family. As a service to Army personnel assigned to duty within your State, the Department of the Army provides information concerning the completion of high school by adult family members. No Department of the Army funds are available for this purpose. Answers to the following questions are needed so that current and accurate information may be provided:

1. Does your State or territory provide formal instruction for adults to meet the requirements for completing high school with a diploma or certificate?

2. Is it necessary to be a legal resident of your State or territory to participate?

3. Does living on Federal property such as a US Army post exclude participation in the program?

4. Is there any cost or charge for adult family members attending these classes?

5. Are there requirements as to age, such as minimum age requirements, to participate?

6. If adult high school completion programs are offered within your State or territory, could you advise us as to how a list of their locations may be obtained?

Responses keyed to the foregoing six questions are shown at table B-1.

APPENDIX B

Available Adult High School Completion Programs By State and US Territories

Table B–1

State/US territories	Question No. 1	Question No. 2	Question No. 3	Question No. 4	Question No. 5	Question No. 6
Alabama	Yes	No[1]	No	No	Yes [17 2]	Contact local county board of education
Alaska	Yes	No	No	No	Yes [15]	Anchorage Community College
Arizona	Yes	No	No	No	Yes [17]	Contact local public school district
Arkansas	Yes	No	No	No	Yes [16 2]	Contact local public school superintendent
California	Yes	No	No	No	Yes [15]	Contact local high school or community college
Colorado	Yes	No	No	No	Yes [15]	Contact local high school
Connecticut	Yes	No	No	No [3]	Yes [15 3]	Contact local director of adult education [3a]
Delaware	Yes	No	No	No	Yes [15]	Contact local county vocational-technical center
Florida	Yes	No	No	Yes [4]	Yes [15]	Contact local public school superintendent or community college
Georgia	Yes	No [1]	No	No	Yes [17 4a]	Contact local coordinator of adult education
Guam	Yes	No	No	No	Yes [17]	Contact Adult Education; Guam Community College P.O. Box 23069 GMF ATTN: Dean of Academic Services, Guam, Marianna Islands 96910
Hawaii	Yes	No	No	No [5]	Yes [17 2]	Contact Administrator, Adult and Early Children Section Department of Education Honolulu, HI 96825
Idaho	Yes	No	No	Yes	Yes [2]	Contact local public school superintendent
Illinois	Yes	No	No	No	Yes [15]	Contact Adult, Vocational and Technical Education State Board of Education 100 North First Street Springfield, IL 62777
Indiana	Yes	No	No	Yes [6]	Yes [15]	Contact local high school principal
Iowa	Yes	No	No	No	Yes [6a]	Contact local area vocational-technical school or community college or Adult Education or Department of Public Instruction Grimes State Office Building Des Moines, IA 59319
Kansas	Yes	Yes [7]	No	No	Yes [15]	Contact local high school
Kentucky	Yes	Yes	No	No	Yes [15]	Contact local superintendent of schools
Louisiana	Yes	No	No	No	Yes [15]	Contact local parish school board
Maine	Yes	No	No	No	Yes [16]	Contact local high school or Division of Adult and Community Education Department of Education and Cultural Services State House Station #23 Augusta, ME 04333
Maryland	Yes [8]	No	No	Yes [6]	Yes [17 9]	Contact local education agency of adult education

See footnotes at end of table.

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State/US territories	Question No. 1	Question No. 2	Question No. 3	Question No. 4	Question No. 5	Question No. 6
Massachusetts	Yes	No [1]	No	Yes	No [9a]	Contact local high school
Michigan	Yes	No	No	No	Yes [15]	Contact local high school
Minnesota	Yes	No	No	No	No [11]	Contact Minnesota State Department of Education Community Education Section Capitol Square Building 550 Cedar Street St. Paul, MN 55101
Mississippi	Yes	No	No	No	Yes [15]	Contact local superintendent of schools
Missouri	Yes	No	No	No	Yes [15]	Contact local high school regarding Adult Basic Education Programs
Montana	Yes	No	No	No	Yes [17]	Contact local high school
Nebraska	Yes	No	No	No	Yes [15 9a]	Contact Department of Education Adult & Community Education Section 301 Centennial Mall Lincoln, NE 68509
Nevada	Yes	No	No	No	Yes [16 9b]	Contact local school district
New Hampshire	Yes	No	No	No [3]	Yes [15]	Contact State Office of Adult Basic Education
New Jersey	Yes	Yes	No	No [6]	Yes [17 2c]	Contact Director of High School Completion Department of Education 3535 Quakerbridge Road P.O. Box 3181 Trenton, NJ 08619
New Mexico	Yes	No	No	No	Yes [15 2]	Contact local public school system
New York	Yes	No	No	Yes [6]	Yes [15]	Contact local director of continuing education
North Carolina	Yes	No	No	Yes [4]	Yes [17 2]	Contact nearest community college, technical college/institute
North Dakota	Yes	No	No	No [5]	Yes [15]	Contact local high school
Ohio	Yes	No	No	No [3]	Yes [15]	Contact local school district superintendent
Oklahoma	Yes	No	No	No	Yes [17]	Contact local school administrator
Oregon	Yes	No	No	Yes	Yes	Contact nearest community college
Pennsylvania	Yes	No [3]	No [3]	No [3]	Yes [15]	Contact local school district or local Adult Basic Education administrator
Puerto Rico	Yes	No	No	No	Yes [15]	Contact nearest high school
Rhode Island	Yes	No	No	Yes	Yes [17]	Contact local high school
Samoa	Yes	Yes [15]	No	No	Yes [17]	Contact Program Director for Adult Basic Education AS Community College Pago Pago American Samoa 96799
South Carolina	Yes	No	No	Yes	Yes [17 2]	Contact local school district Adult Education Director
South Dakota	Yes	No [18]	No	No	Yes [15]	Contact Director of Adult Basic Education Department of Education and Cultural Affairs Kneip Building 700 N. Illinois Pierre, SD 57501
Tennessee	Yes	No	No	No	No	Contact local superintendent of schools
Texas	Yes	No	No	Yes [3]	Yes [16 2]	Contact local board of education
Utah	Yes	No	No	No [6]	Yes [17]	Contact local superintendent of schools

See footnotes at end of table.

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State/US territories	Question No. 1	Question No. 2	Question No. 3	Question No. 4	Question No. 5	Question No. 6
Vermont	Yes	No	No	No	Yes [15]	Contact Adult Education Director State Department of Education Montpelier, VT 05602
Virgin Islands	Yes	Yes	No	Yes [16]	Yes [16 17]	Contact Division of Adult and Continuing Education Post Office Box 6640 Virgin Islands 00801
Virginia	Yes	No	No	Yes [6]	Yes [16 19]	Contact local school superintendent
Washington	Yes	No	No	Yes [3]	Yes	Contact local vocational-technical institute or community college
West Virginia	Yes	No	No	No	No [12]	Contact Local Adult Basic Education Learning Center
Wisconsin	Yes	No	No	Yes [6]	Yes [17]	Contact local high school
Wyoming	No [14]	No	No	N/A	Yes [17]	Contact Licensing & Certification Services Unit, State Department of Education, State Office Building—West Cheyenne, WY 82002

1 State residency required for GED certificate.

2 Exceptions are considered: 16 to participate in Adult Education Program; 17 out of school six months, parent and school approval to take GED Test.

3 Varies locally; if not a high school graduate attending local or regional program.

3a Contact: Division of Vocational and Adult Education; Connecticut Department of Education; P.O. Box 2219; Hartford, CT 06115.

4 Minimal fees: Some texts must be purchased for high school courses (no costs for ABE students).

4a 17 yrs with special permission.

5 Books and testing only.

6 Minimal fees or free.

6a To receive State high school equivalency diploma must be 18 years of age to start program and cannot receive diploma until class in which he or she would have been enrolled would have graduated.

7 Legal residency is required; however adults residing in Kansas who are dependents of military personnel are considered residents without the mandatory time requirements of the civilians.

8 Maryland awards a high school diploma upon successful completion of the GED test, not an equivalency certificate.

9 Must have resided in Maryland at least three months.

9a Must be 18 to take GED.

9b Must be out of school, not enrolled as a full-time student. Normal high school career must have been interrupted by at least a 6-month period.

9c For GED, must be 18 and out of school one year; waivers required for persons out of school and 16 or older. For diploma, must be 17 and out of school; some districts may have higher requirements.

10 Must have been a drop-out from school for one year or their class has graduated.

11 Must be 19 to take GED.

12 Must be 19 or have been out of school one year.

13 Has a GED equivalency program.

14 Military personnel may be tested but results must be forwarded to home State.

15 $35 per semester for GED applicant in adult diploma program.

16 16 years of age for high school diploma program; 17 years or older for GED test.

17 17 years of age on Adult Basic Education program (less than ninth grade instructional level), 18 years and legally withdrawn from school on GED testing and 19 years on high school credit leading to diploma. Some school divisions may have additional restrictions.

18 Applicants must physically reside in, or must have received last formal elementary or secondary education in SD.

19 Varies locally.

APPENDIX C

INSTITUTIONS OFFERING EXTERNAL HIGH SCHOOL DIPLOMA PROGRAMS (CORRESPONDENCE COURSES)

Name of School	*Minimum Age Req*	*Educational Requirement*	*Residence Requirement*	*Credit Transfer Allowed*	*Graduate*	*Cost*
University of Arkansas Division of Continuing Education Fayetteville, AR 72701 (501)373-2756	18	No	No	12	16	Resident: $20 per 1/2 unit Nonresident: $23 per unit course
The American School 850 East Fifty-Eight Street Chicago, IL 60637 (312)947-3300	No	8th grade	No	12	16	Ranges from $52-126 per unit course
Maryland State Department of Education Adult and Community Education Branch 200 West Baltimore Street Baltimore, MD 21201 (301)659-2381	18	No	Yes	N/A	Demonstration of 64 life-related competencies and mastery of one special skill area.	Registration fee: $10
University of Nebraska Division of Continuing Studies NCCE 33rd & Holdredge Lincoln, NE 68583-0900 (402)472-1926	No	8th grade	No	20	18	In-state: fee $44 Out-of-State: $46
North Dakota Division of Independent Study Box 5036 State University Station Fargo, ND 58105 State University Station (701)237-7182	No	8th grade	No	16	18	Resident: $3.50 per 1/2 unit Nonresident: $30 per 1/2 unit
Portland State University Continuing Education Office of Independent Study P.O. Box 1491 Portland, OR 97207 (503)229-4807	No	No	No	N/A	N/A	$45 per 1/2 unit
Brigham Young University 206 HCEB, BYU Campus Provo, UT 84602 (801)378-2868	No	No	No	14	20 (youth) (max. age to 19 years) 15 (adult) (age 19 and above)	Evaluation fee: $7.50 Tuition per unit: $43 Graduation fee: $5

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By Order of the Secretary of the Army:

JOHN A. WICKHAM, JR.
General, United States Army
Chief of Staff

Official:

ROBERT M. JOYCE
Major General, United States Army
The Adjutant General

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